

**RECEIVED**  
**CENTRAL FAX CENTER**

**JUL 18 2006**

**IN THE UNITED STATES PATENT AND TRADEMARK OFFICE**

In re patent application of:  
Bansal, et al.

Serial No.: 09/901,227

Filed: July 9, 2001

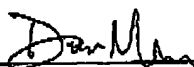
Group Art Unit: 3628

Examiner: Dass, Harish T.

Atty. Docket No.: JP920010123US1

**Certificate of Transmission by Facsimile**

I hereby certify that this correspondence is  
being facsimile transmitted to the United  
States Patent and Trademark Office (Fax No.  
571-273-8300) on 7/18/06



Duane N. Moore

For: **ONLINE E-COMMERCE TRANSACTIONS INCORPORATING EFFECTS OF  
UNCERTAINTY AND RISK FACTORS**

**AMENDMENT UNDER 37 C.F.R. §1.111**

Mail Stop Non-Fee Amendment  
Commissioner for Patents  
P.O. Box 1450  
Alexandria, VA 22313-1450

Sir:

This amendment is in response to the Office Action mailed April 20, 2006, setting a  
three-month statutory period for response. Therefore, this amendment is timely filed. Please  
amend the above-identified patent application as follows:

09/901,227

1